

### REMARKS

Claims 1-8, 17, 19 and 20 are pending in this application. Applicant has cancelled Claims 9-16 and 18, without prejudice, and Applicant has amended Claims 1, 3, 17 and 19. Applicant respectfully submits that the amendments to each of Claims 1, 3, 17 and 19 do not contain new matter.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

#### I. THE 35 U.S.C. §102 REJECTIONS:

The Examiner rejected Claims 1-20 under 35 U.S.C. §102(e) "as being anticipated by" Kolls, et al., U.S. Patent No. 6,604,085 (Kolls). As noted above, Applicant has cancelled Claims 9-16 and 18, without prejudice, and Applicant has amended

Claims 1, 3, 17 and 19. Applicant respectfully submits that the amendments to each of Claims 1, 3, 17 and 19 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 1-8, 17, 19 and 20, is patentable over the prior art.

**IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 1-8, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 1-8, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 1, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 1, is patentable over Kolls. Applicant submits that Kolls does not disclose or suggest the present invention, as defined by independent Claim 1. Applicant respectfully submits that Kolls does not disclose or suggest an apparatus for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account

correspondence, comprising a memory device for storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information, a processor for automatically detecting a scheduled generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence, wherein the processor at least one of automatically identifies and automatically selects at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, and further wherein the processor generates the at least one of marketing materials, advertising materials, and promotional materials, and an output device for outputting the at least one of marketing materials, advertising materials, and promotional materials in hard copy form for physical mail delivery along with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, all of which features are specifically recited features of independent Claim 1.

Applicant submits that Kolls does not disclose or suggest a processor for automatically detecting a scheduled generation of at least one of an account bill, an account billing

statement, an account statement, and an account correspondence, wherein the processor at least one of automatically identifies and automatically selects at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, and further wherein the processor generates the at least one of marketing materials, advertising materials, and promotional materials, and an output device for outputting the at least one of marketing materials, advertising materials, and promotional materials in hard copy form for physical mail delivery along with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, all of which features are specifically recited features of independent Claim 1.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 1, which features are important and recited features of said independent Claim 1. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 1, is patentable over Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 1, is patentable over the prior art. Applicant further respectfully submits that Claims 2-8, which claims depend directly from independent Claim 1, so as to include all of the limitations of independent Claim 1, are also patentable as said Claims 2-8 depend from allowable subject matter.

Allowance of pending Claims 1-8 is, therefore, respectfully requested.

**IB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 17, 19 AND 20, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 17, 19 and 20, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 17, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 17, is patentable over Kolls. Applicant submits that Kolls does not disclose or suggest the present invention, as defined by independent Claim 17. Applicant submits that Kolls does not disclose or suggest

a method for providing marketing, advertising, or promotional, materials or information along with an account bill, an account billing statement, an account statement, or an account correspondence, comprising storing at least one of account information, account billing information, account statement information, marketing information, advertising information, and promotional information, in a memory device, automatically detecting a scheduled generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence, with a processing device, at least one of automatically identifying and automatically selecting at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, with the processing device, generating the at least one of marketing materials, advertising materials, and promotional materials, with the processing device, and at least one of outputting the at least one of marketing materials, advertising materials, and promotional materials, and transmitting the at least one marketing materials, advertising materials, and promotional materials, in hard copy form for physical mail delivery along with the at least one of an account bill, an account billing statement, an account statement, and an

account correspondence, all of which features are specifically recited features of independent Claim 17.

Applicant respectfully submits that Kolls does not disclose or suggest automatically detecting a scheduled generation of at least one of an account bill, an account billing statement, an account statement, and an account correspondence, with a processing device, at least one of automatically identifying and automatically selecting at least one of marketing materials, advertising materials, and promotional materials, to be provided with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, with the processing device, generating the at least one of marketing materials, advertising materials, and promotional materials, with the processing device, and at least one of outputting the at least one of marketing materials, advertising materials, and promotional materials, and transmitting the at least one marketing materials, advertising materials, and promotional materials, in hard copy form for physical mail delivery along with the at least one of an account bill, an account billing statement, an account statement, and an account correspondence, all of which features are specifically recited features of independent Claim 17.

In view of the foregoing, Applicant respectfully submits that Kolls does not disclose or suggest many of the specifically recited features of independent Claim 17, which features are important and recited features of said independent Claim 17. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 17, is patentable over Kolls.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 17, is patentable over the prior art. Applicant further respectfully submits that Claims 19 and 20, which claims depend directly from independent Claim 17, so as to include all of the limitations of independent Claim 17, are also patentable as said Claims 19 and 20 depend from allowable subject matter.

Allowance of pending Claims 17, 19 and 20 is, therefore, respectfully requested.

## **II. CONCLUSION:**

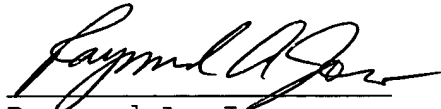
In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully

requested. Allowance of pending Claims 1-8, 17, 19 and 20 is respectfully requested.

A Petition For Extension of Time under 37 C.F.R. §1.136(a) for a One-Month Extension of Time, along with a Credit Card Payment Form for payment of \$55.00 for the required fee for the Petition for a One-Month Extension of Time, is submitted herewith. A Fee Transmittal Sheet (in duplicate) is also submitted herewith.

Applicant hereby requests a One-Month Extension of Time in which to respond to the Office Action dated September 10, 2003.

Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

Encls.: - Abstract of the Disclosure  
- A Petition For Extension of Time under 37 C.F.R. §1.136(a) for a One-Month Extension of Time  
- Credit Card Payment Form for \$55.00 for the fee for the Petition for a One-Month Extension of Time  
- Fee Transmittal Sheet (in duplicate)  
- Return Receipt Postcard

January 9, 2004

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